

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
12 April 2007 (12.04.2007)

PCT

(10) International Publication Number
WO 2007/041103 A3

(51) International Patent Classification:
G06Q 40/00 (2006.01)

(21) International Application Number:
PCT/US2006/037496

(22) International Filing Date:
27 September 2006 (27.09.2006)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
11/238,359 29 September 2005 (29.09.2005) US

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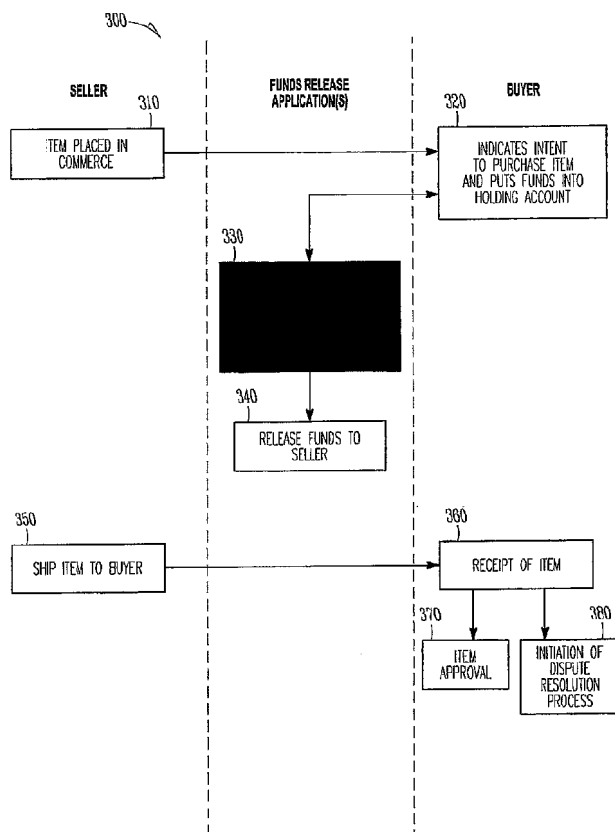
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(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LV, LY, MA, MD, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT,

[Continued on next page]

(54) Title: RELEASE OF FUNDS BASED ON CRITERIA



(57) Abstract: A method and system to transfer payment to a seller of a network-based commerce transaction are described herein. The method includes generating a risk model based on seller-specific criteria, and releasing funds from a holding account to the seller based on the risk model.



RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

(88) Date of publication of the international search report:

25 October 2007

Published:

— *with international search report*

— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 06/37496

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2007.01)

USPC - 705/40

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
705/40Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
705/39, 35, 1 700/1, 90

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WEST(USPAT, US PUB, EPO, JPO, DERWENT) DialogPRO (Engineering); Google
Search Terms: funds and risk model and expert system

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2004/0064405 A1 (WEICHERT et al.) 1 April 2004 (01.04.2004), entire document, especially para [0007]-[0046]	1-17

☐ Further documents are listed in the continuation of Box C.

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Date of the actual completion of the international search

24 June 2007 (24.06.2007)

Date of mailing of the international search report

15 AUG 2007

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PCT OSP: 571-272-7774